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# Board Setting Priorities

Now that the desert landscaping and the windscreens, plus repair to the tennis courts fences have been completed; the Board is in the process of determining what should come next. A number of issues have arisen at all our swimming pools. The new pressure sensitive drains mandated by a Federal law to protect small children, and a desire to lengthen the life of mechanical components in the pool utility rooms is driving the discussion.

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Drains need to be installed in the utility rooms to minimize flooding and therefore reduce corrosion of the machinery. Providing more ventilation so equipment can run cooler also is on the list. The Board hopes these changes will result in long term savings just as installing the inline water filter at our irrigation pumping station has reduced the repair and replacement costs on failed sprinklers and valves. Pool #4 has special issues with a retaining wall that needs repair and the cool deck coating is peeling up. Pools #1 and #3 are scheduled to be heated for the next winter season. Setting a schedule for when each pool area will be worked on was part of the Boards discussion at the Board meeting.

## Board Meeting April 20, 2010

The meeting was called to order by President Gail Christiansen at 10:00 AM in the meeting room of the US Bank. Board member Jim

Laraby was absent. Approximately 16 homeowners were in attendance.

The Owner's Forum had few comments on miscellaneous subjects. Most comments were of a positive nature.

The minutes of the March meeting were accepted as written.

**Committee Reports:** There was no report from the Architectural Committee.

### Landscape Report for HOA Board meeting April 20, 2010

Our landscaping looks good!

Here and there you may see a few brown spots in the grass. Kirkpatrick tells us that this is probably due to lack of water for one reason or another. In this case, the rye grass turns brown in the heat and will not come back. The bermuda will green up with the hot weather and the brown areas will be gone.

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We had a landscape walkthrough on April 7th and addressed a few issues, mostly concerning dead shrubs. Almost all of these have been removed and replaced now. Please, if you have landscape issues, contact Management.

Do NOT trim, remove or add to you exterior landscaping without approval. That's what our landscape professionals are paid to do.

Respectfully submitted,

Howard Butzer, Landscape committee

### **Minutes of April 13 2010 Communications Meeting**

The meeting was called to order shortly after 10:00 AM at pool #4. Approximately 20 home owners attended.

**A** Program on the Neighborhood Watch Program was given to us by Officer Cecilia Ellis of the Palm Desert Police Department. She gave us information on what type of information the police want when reporting suspicious activity and (when it is not an emergency situation), call 760-836-3215. That is the non-emergency dispatch phone number. She also described the local types of crime incidents we have in our area and in organizing our own Neighborhood watch program.

The member open forum followed. It was generally positive with just some comments on shrubs being trimmed back to the extent that all the blooms are lost but at the same time, this is the time it has to be done before it gets too hot out. Also, trash cans at some of the pools are not being put out to be emptied on Tuesdays. One area behind a home on Armanac needs more attention from the gardeners. Barbara Engle made a suggestion that printed copies of our

association's last newsletter be available at the next months Communications meeting to homeowners who do not have internet access.

We wished our seasonal home owners a good trip back to their summer homes.

The meeting adjourned at 9:55 AM.

Respectfully submitted by Syd Sonneborn,  
Chair, Communications Committee

### **Financial Report**

Lindsey Griffith reported that our bank account reconciliation report was not included in the Board's package of materials sent to each Board member. Therefore; accurate figures were not possible. Some current information is missing. The \$10,500 that is to be transferred from the operating account into reserves for instance was not available to see if it had actually been done. Three home accounts that had been sold should not still be listed as delinquent accounts etc. Currently there should be about \$445,000 in Reserves and near \$500,000 total between the reserves and operating accounts.

### **Old Business**

The Al Miller roofing report received from Whitestar management was not complete. Exact addresses of homes with roofing problems were not annotated to the photos of the problem roofs. The Board does not know exactly where the problems exist. Patrick is assigned to get the correct addresses of the homes involved and provide them to the Board.

Patrick has also authorized repairs on roofs that had damage done by the homeowner and/ or their vendors. The Association is now liable to pay for the unauthorized work. The homeowners will be contacted in an attempt to have the Association reimbursed.

The Board received only one bid on providing Alumni-wood patio covers for the four swimming pools but three vendors took measurements indicating they were interested in the project. This one bid came in at almost twice the dollar amount per square foot the same company bid just two years ago and on homeowner projects just this year. Further investigation will be done on the proposal we received and an attempt will be made to obtain more proposals.

### **New Business**

**T**he signs stating the State and city regulations for pool operation need replacing. We are told that the gas meters at the pools need resizing. Jerry suggested since there are so many projects concerning the pools, that priorities be set and that pools # 1 & 3 be done first since they will be open next winter season. The Board agreed except for work that needs to be done at pool #4. French drains could be cut into the utility room floors to relieve flooding conditions. The computer software that controls the water pumps associated with the new pressure sensitive drains needs to be upgraded to commercial status. This program controls the priming of the pumps that start up in the morning. These items were tabled until there is consultation with our pool cleaning contractor, Ainsworth Pools, at Pool #4. The retaining wall is in need of repair and the cool deck coating is peeling up in large chunks. It needs to be stripped and replaced. All Valley has submitted a bid to do this work plus the small wall on one side of the pool enclosure. The Board accepted the idea but the work needs to wait until landscape work around the pool area can be reconfigured so that it does not drain onto the deck area. Kirpatrick submitted a bid for the landscape changes but did not have the re grading work in it. His bid was tabled until the grading costs can be added.

Curb Creators has submitted a bid of \$2,280 to put curbs around the eight flower beds on Calle Bisque. These would be similar to what was done to the large planting areas by our gate areas on Hovley Lane. The bid was accepted.

Syd Sonneborn has proposed purchasing an emergency UHF FM radio for communicating with our "First Responders" (police & Fire) in case of a disaster. Syd has volunteered to purchase the radio for approximately \$500 if the Association will pay the monthly radio tower rental fee of \$15.00 per month. He wanted to know if the Board was interested. They are and Syd will get more information to answer some questions he has from Anderson Communications, the owner of the relay radio tower in the Indio Hills.

The Seismic automatic gas shut off valves were discussed too. Gail has concerns about possible litigation if the board did do it for all homes but if one of them should actually fail to work. Also, accessing homeowners for the relative small cost, the book work involved, collecting the assessment amount from strapped homeowners etc. was the reason the issue was tabled.

### **Correspondence**

**L**etters from some home owners regarding water pounding issues, utility door hardware rusting due to the irrigation and an air vent that was built over with storage cabinets in a garage resulting in dry rot. All were rejected by the Board not to be the responsibility of the Association.

### **Whitestar Management Resigns**

After the Board meeting had been officially adjourned, Jerry Winer announced that Patrick Belous, of Whitestar Management, had

submitted his resignation from managing our Association. Following this announcement, there was discussion by Board members and homeowners with the Board going over their concerns with Patrick's management of our Association. The consensus of the homeowners who were still in attendance, felt that it was the Board's concern and that the Board should take appropriate action to handle the situation. The Board members are elected by the homeowners to represent us in all business related to the Association.

## **How To Report Criminal Activity**

*By Syd Sonneborn*

Palm Desert Police Officer, Cecilia Ellis gave an informative presentation on The Neighborhood Watch Program at our Communications Meeting on April 13. Described below is the information she gave us on how to report suspicious activity that you might see in our community.

### DESCRIBING & REPORTING EVENTS

In attempting to describe events, vehicles, or persons, write down the details of what you have observed while they are still fresh in your mind, so your descriptions to law enforcement will be as accurate as possible.

#### Describing Events

When describing events, write down:

- What happened
- When it happened
- Where it occurred - note the nearest cross street, home, address, or landmark in relation to the event.

- Whether injuries are involved - be prepared to report visible or suspected personal injuries. Be as specific as possible - this could save a life!

- Whether weapons are involved - this information, whether observed or suspected, is vital for responding officers.

#### Describing Vehicles

When describing vehicles, write down:

- Vehicle license number and state, make and type of vehicle, color, and approximate age .
- Special designs or unusual features, such as vinyl top, mag wheels, body damage, pin stripes, etc.
- Direction of travel

#### Describing Persons

In preparing descriptions of persons, it is important to write down the following:

- Sex, Race, Age
- Approximate Height & Weight
- Hair (color and length)
- Hat
- Facial hair
- Shirt/Tie
- Coat/Jacket
- Trousers
- Shoes

- Any peculiar or distinguishable mannerisms, physical disabilities, disfigurements, scars or tattoos
- Voice characteristics
  
- Direction of movement

**In Palm Desert, the non-emergency police dispatch number to call is: 760-836-3215**

*The following is a question and answer article produced by a local insurance agency which specializes in HOA insurance*

## **EARTHQUAKE COVERAGE FOR CONDO OWNERS & LOSS ASSESSMENT COVERAGE FOR EARTHQUAKE**

Q. Why do I need earthquake coverage?

A. Whether the association carries earthquake insurance for the buildings or not, the individual condo owner has a risk of their own. In event of a major earthquake their association (with or without earthquake insurance) may be forced to "special assess" each owner to help cover earthquake insurance deductibles or to pay for the repairs if there is no earthquake coverage.

In some cases this could be a substantial amount of money. To protect condo owners, there is a special program in California called the California Earthquake Authority (CEA). The following providers offer the CEA plan that includes earthquake loss assessment: Farmers, State Farm, Allstate, AM, CSAA, California Fair Plan, Homesite Ins. Of CA, Interinsurance Exchange of the Auto Club, Liberty Mutual, Merastar, Mercury, Prudential,

USAA and Workmans Auto Insurance. However, you must have a unit owners policy in place to purchase CEA coverage. The CEA insurance provides some basic earthquake coverage to the individual owner of a condominium. The CEA offers base and supplemental insurance that will pay for:

\* Damage to personal property (contents) from \$5,000 to \$100,000. \* Upgrade to current building codes is \$10,000.

\* Emergency living expenses (loss of use) \$1,500 to \$15,000. \* Building damage to the interior of the condo is \$25,000.

\* Pay for assessments levied against you by your condominium association to pay for earthquake damage - \$25,000 and \$50,000 or \$75,000.

The "earthquake loss assessment" policy has a 15% deductible. The other supplements have different deductibles. If you selected the loss assessment coverage of \$50,000 and you were assessed by your association the amount of \$50,000, your deductible would be \$7,500. You may purchase 1055 assessment coverage from the CEA, even if your Association does not carry Earthquake Coverage.

The cost of the CEA policy is relatively inexpensive depending on the level of coverage you take. Wouldn't you agree that \$7,500 out of pocket is much easier to handle than the potential of a \$50,000 special assessment?

The "earthquake loss assessment" will only cover a special assessment established to replace the living units. It will not cover the common areas, pools, patios, fences, landscaping, etc. Protect yourself today, call your insurance agent and ask them to include "earthquake loss assessment" insurance to your personal package. You can also obtain

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more Information on the California Earthquake Authority by going to their web site. It also has some great earthquake preparedness information.

[www.earthquakeauthority.com](http://www.earthquakeauthority.com)

### WHAT A UNIT OWNER NEEDS COVERAGE FOR IN YOUR PERSONAL INSURANCE

Almost all condo associations provide basic property coverage for fire, theft and vandalism. These policies will cover the individual units, however, there may be some exclusions. Each year your association is required to mail an insurance disclosure to every owner. It is always a good idea to fax the disclosure to your insurance agent for an annual review of your personal policies.

The most important coverages for condo owners are:

**Personal Liability** - Pays damages which you are legally obligated to pay because of bodily injury or property damage resulting from an occurrence.

**Umbrella Liability**- Additional liability coverage, available through your automobile policy. This policy is usually written through your auto policy agent.

**Personal Property** - Moveable items, such as furniture, clothes, dishes, appliances, computers, etc.

**Building Property** (betterment and improvements) ~ Covers interior improvements. Be sure to check with your management company to see what exclusions may exist on your master policy, such as floor and wall coverings. It is also a good idea to advise your personal carrier the amount of the deductible on the master policy.

**Loss of use** - Helps with necessary increase of living expenses if you cannot stay in the condo due to a covered loss.

**Guest Medical**- Will pay reasonable charges for medical, surgical, x-ray, dental, etc. resulting from an occurrence on your property.

**Loss Assessment** - Pays for losses in common area of the association that exceed master policies coverage which result in a special assessment to all unit owners equally.

**Earthquake loss assessment** - pays for losses related to the living units in the event of an earthquake that may result in a special assessment to all unit owners equally.

**Jewelry & Art** - high value jewelry and/or collectibles should be covered under a "scheduled or non scheduled floater".

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### Casablanca Management

#### **Board of Directors**

Gail Christiansen, President  
Jerry Winer, Vice President  
Lindsey Griffith, Treasurer  
Dorothy Saulnier, Secretary  
Jim Laraby, Director

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